

Fill in this information to identify the case:

Debtor 1 Jason Albert Overton
Debtor 2 Rosemarena Mae Overton
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of Washington
Case number 17-40242-BDL

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series

Name of creditor: 2021 BKM-TT

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 5022

Property address: 22022 127th St E
Bonney Lake, WA 98391

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response \$ _____ is:

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.



Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 1,391.83
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 1,391.83

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 02 / 01 / 2022

Per NDC check #719261 disbursed on 01/31/22 in the amount of \$1,391.83, has yet to be received.

Debtor 1 Jason Albert Overton Case Number (if known) 17-40242-BDL
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Erica Loftis

Date 02/11/2022

Signature

Print: Erica Loftis Title Bankruptcy Attorney

Company Ghidotti | Berger LLP

Address 1920 Old Tustin Avenue

Number Street

Santa Ana, CA 92705

City State Zip Code

Contact phone (949) 427-2010 Email bknottifications@ghidottiberger.com



Plan modify 08/01/2018-09/01/2020
Payment at \$1345.53

Loan#	
Borrower:	OVERTON
Date Filed:	12/6/2017
BK Case #:	17-0242
First Post Petition Due Date:	1/1/2017
POC covers:	01/01/2015-01-01-17
MOD EFFECTIVE DATE:	

		P&I	PAYMENT CHANGES			
DATE		Escrow	TOTAL		Reference	
01/01/17		979.76	341.94	1,321.70		
08/01/17		979.76	386.45	1,366.21		
08/01/18		979.76	365.77	1,345.53		
08/01/20		979.76	414.45	1,394.21		
03/01/21		979.76	412.07	1,391.83		
			0.00			
			0.00			
			0.00			
			0.00			

Transaction Date	Amount Received	Payment Type	Post-Petition Due Date	Expected Due Date	Amount Due	Over/Under	Suspense Credit	Suspense Debit	Suspense Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fees/Escrow Deposit	Comment
Beginning Suspense Balance					\$0.00				\$0.00					\$0.00	\$0.00	
4/28/2017	\$1,908.16	POST	1/1/17		\$1,321.70	\$586.46	\$586.46		\$586.46					\$586.46	\$586.46	
5/31/2017	\$3,145.38	POST	02/01/2017-03/01/2017		\$2,643.40	\$501.98	\$501.98		\$1,088.44					\$1,088.44	\$1,088.44	
6/30/2017	\$2,072.45	POST	04/01/2017-05/01/2017		\$2,643.40	\$570.95	\$570.95		\$517.49					\$517.49	\$517.49	
7/31/2017	\$2,079.00	POST	6/1/17		\$1,321.70	\$757.30	\$757.30		\$1,274.79					\$1,274.79	\$1,274.79	
8/31/2017	\$2,084.06	POST	07/01/2017-08/01/2017		\$2,687.91	\$560.85	\$560.85		\$603.85					\$603.85	\$603.85	
9/29/2017	\$2,105.99	POST	09/01/2017-10/01/2017		\$2,732.42	\$562.43	\$562.43		\$445.51					\$445.51	\$445.51	
9/29/2017	\$536.33	pre			\$536.33									\$536.33	\$536.33	
10/31/2017	\$1,366.21	POST	11/1/17		\$1,366.21	\$0.00	\$0.00		\$445.51					\$445.51	\$445.51	
10/31/2017	\$722.19	pre			\$722.19									\$722.19	\$722.19	
11/30/2017	\$1,366.21	POST	12/1/17		\$1,366.21	\$0.00	\$0.00		\$445.51					\$445.51	\$445.51	
12/29/2017	\$1,366.21	pre			\$722.19									\$722.19	\$722.19	
12/29/2017	\$1,366.21	POST	1/1/18		\$1,366.21	\$0.00	\$0.00		\$445.51					\$445.51	\$445.51	
12/29/2017	\$1,274.39	pre			\$1,274.39									\$1,274.39	\$1,274.39	
1/31/2018	\$1,366.21	POST	2/1/18		\$1,366.21	\$0.00	\$0.00		\$445.51					\$445.51	\$445.51	
1/31/2018	\$1,274.29	pre			\$1,274.29									\$1,274.29	\$1,274.29	
3/14/2018	\$1,366.21	POST	3/1/18		\$1,366.21	\$0.00	\$0.00		\$445.51					\$445.51	\$445.51	
3/14/2018	\$170.09	pre			\$170.09									\$170.09	\$170.09	
4/12/2018	\$1,366.21	POST	4/1/18		\$1,366.21	\$0.00	\$0.00		\$445.51					\$445.51	\$445.51	
4/12/2018	\$1,274.29	pre			\$1,274.29									\$1,274.29	\$1,274.29	
5/10/2018	\$1,366.21	POST	5/1/18		\$1,366.21	\$0.00	\$0.00		\$445.51					\$445.51	\$445.51	
5/10/2018	\$722.19	pre			\$722.19									\$722.19	\$722.19	
6/13/2018	\$1,354.29	POST	6/1/18		\$1,366.21	-\$11.92		\$11.92	\$32.59					\$32.59	\$32.59	
7/13/2018	\$1,357.45	POST	7/1/18		\$1,366.21	-\$8.76		\$8.76	\$23.83					\$23.83	\$23.83	
8/13/2018	\$1,357.45	POST	8/1/18		\$1,345.53	\$11.92	\$11.92		\$35.75					\$35.75	\$35.75	
8/13/2018	\$1,345.53	POST	9/1/18		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
10/13/2018	\$1,345.53	pre			\$1,345.53									\$469.55	\$469.55	
10/13/2018	\$1,345.53	POST	10/1/18		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
11/13/2018	\$1,345.53	POST	11/1/18		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
11/13/2018	\$2,964.47	pre			\$1,296.47									\$1,296.47	\$1,296.47	
12/13/2018	\$1,345.53	POST	12/1/18		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
12/13/2018	\$744.07	pre			\$744.07									\$744.07	\$744.07	
1/14/2019	\$1,345.53	POST	1/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
1/14/2019	\$191.67	pre			\$191.67									\$191.67	\$191.67	
2/15/2019	\$1,345.53	POST	2/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
2/15/2019	\$1,848.82	pre			\$1,848.82									\$1,848.82	\$1,848.82	
3/14/2019	\$744.07	PRE			\$744.07									\$744.07	\$744.07	
3/14/2019	\$1,345.53	POST	3/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
4/11/2019	\$1,345.53	POST	4/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
4/11/2019	\$744.07	pre			\$744.07									\$744.07	\$744.07	
5/13/2019	\$1,345.53	POST	5/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
5/13/2019	\$744.07	pre			\$744.07									\$744.07	\$744.07	
5/13/2019	\$1,345.53	POST	6/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
6/1/2019	\$1,345.53	POST	6/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
6/1/2019	\$2,964.47	pre			\$2,964.47									\$2,964.47	\$2,964.47	
7/10/2019	\$1,345.53	POST	7/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
7/10/2019	\$744.07	pre			\$744.07									\$744.07	\$744.07	
8/13/2019	\$1,345.53	POST	8/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
8/13/2019	\$1,296.47	pre			\$1,296.47									\$1,296.47	\$1,296.47	
9/11/2019	\$1,345.53	POST	9/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
9/11/2019	\$744.07	pre			\$744.07									\$744.07	\$744.07	
10/15/2019	\$1,345.53	POST	10/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
10/15/2019	\$744.07	pre			\$744.07									\$744.07	\$744.07	
11/14/2019	\$1,345.53	POST	11/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
11/14/2019	\$2,964.47	pre			\$2,964.47									\$2,964.47	\$2,964.47	
12/17/2019	\$1,345.53	POST	12/1/19		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
12/17/2019	\$744.07	pre			\$744.07									\$744.07	\$744.07	
1/15/2020	\$1,345.53	POST	1/1/20		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
1/15/2020	\$2,964.47	pre			\$2,964.47									\$2,964.47	\$2,964.47	
2/19/2020	\$1,345.53	POST	2/1/20		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
2/19/2020	\$744.07	pre			\$744.07									\$744.07	\$744.07	
3/13/2020	\$1,345.53	POST	3/1/20		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
3/13/2020	\$744.07	pre			\$744.07									\$744.07	\$744.07	
4/14/2020	\$1,345.53	POST	4/1/20		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
4/14/2020	\$744.07	pre			\$744.07									\$744.07	\$744.07	
5/19/2020	\$1,345.53	POST	5/1/20		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
5/19/2020	\$402.15	pre			\$402.15									\$402.15	\$402.15	
6/12/2020	\$1,345.53	POST	6/1/20		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
7/14/2020	\$1,345.53	POST	7/1/20		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
8/17/2020	\$1,345.53	POST	8/1/20		\$1,345.53	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
8/17/2020	\$355.88				\$355.88									\$355.88	\$355.88	
9/10/2020	\$1,387.41	POST	9/1/20		\$1,394.21	-\$6.80		\$6.80	\$6.60					\$6.60	\$6.60	
10/20/2020	\$1,394.21	POST	10/1/20		\$1,394.21	\$0.00	\$0.00		\$35.75					\$35.75	\$35.75	
11/19/2020</																

CERTIFICATE OF SERVICE

On February 11, 2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Travis A. Gagnier
gagnierecf@bestbk.com

US TRUSTEE
USTPRegion18.SE.ECF@usdoj.gov

CHAPTER 13 Trustee
Michael G. Malaier
ecfcomputer@chapter13tacoma.org

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice

On February 11, 2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR
Jason Albert Overton
22022 127th St E
Bonney Lake, WA 98391

DEBTOR
Rosemarena Mae Overton
22022 127th St E
Bonney Lake, WA 98391

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice